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| 10/002,508 | 11/02/2001 | Ralph H. Reese | 33267.00005.CON | 6178 |
| 36183 7590 10/17/2007 PAUL, HASTINGS, JANOFKY & WALKER LLP 875 15th Street, NW Washington, DC 20005 | | | EXAMINER PHAN, JOSEPH T | |
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

10/002,508

Applicant(s)

REESE ET AL.

Examiner

Joseph T. Phan

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 16 July 2007.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) See Continuation Sheet is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1, 6-8, 10, 12, 13, 15-21, 23-25, 28-30, 34, 37, 39-43, 45, 46, 49-58 and 60-78 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

Continuation of Disposition of Claims: Claims pending in the application are 1,6-8,10,12,13,15-21,23-25,28-30,34,37,39-43,45,46,49-58 and 60-78.

DETAILED ACTION

Claim Rejections - 35 USC § 112

1. The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

2. Claims 61-62 and 64-65 rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the enablement requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to enable one skilled in the art to which it pertains, or with which it is most nearly connected, to make and/or use the invention.

Claims 61 and 64 recite "said CTI server adapted to automatically notify an application program running at said receiver of the existence of said unit of work record". Applicant's specification(page 9) merely states that the software used to create the unit of word record is activated by a CTI server and does not disclose nor enable the use of a CTI server to automatically notify an application program at said receiver of the existence of said unit of work record. Appropriate clarification and/or correction is required.

Claims 62 and 65 recites "wherein said application program automatically notifies said CTI server that said unit of work record has been updated and is available to be accessed during a next transaction". Applicant's specification(page 9) merely mentions that the CTI server can activate said software used to create the UOW and does not

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disclose nor enable an application program that automatically notifies a CTI server of updates. Appropriate clarification and/or correction is required.

3. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

4. Claims 70, 74, and 79 rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claims 70, 74, and 79 recites "wherein the decision is selected from the group consisting of...an adjustment to a loan condition..." Applicant's specification(pages 4 and 8) only mentions the approval/denial of a loan or credit application, adjustment to a credit limit, an offer, and negotiations provisions but does not mention adjustment to a loan condition. Appropriate clarification and/or correction is required.

Claim Rejections - 35 USC § 102

5. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

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6. Claims 1, 6-8, 10, 12-13, 15-21, 23-25, 28-30, 34, 37, 39-43, 45-46, 49-58, and 60-78 rejected under 35 U.S.C. 102(e) as being anticipated by Dhir et al., Patent #6,553,113.

Regarding claim 1, Dhir teaches a system for responding to requests, said system comprising:

an IVR for identifying a requestor and for querying said requestor for relevant Information(Fig.1) a routing switch in communication with said IVR(127 IXC routing switch Fig.1);

a database in communication with said routing switch adapted to store and forward a unit of work record, said unit of work record comprising all of said information received by said IVR(105 Fig.1, 715 Fig.7, 805 Fig.8, and col.11 line 62-col.12 line 18) and all other information residing in said database pertaining to said requestor and said requests(Fig.1, 717 Fig.7, and col.11 lines 43-60);

a device in communication with said routing switch, for distributing said unit of work record(100 Fig.1 and col.4 line 66-col.5 line 5); and

a receiver adapted to receive said unit of work record from said device during contact with said requestor and generate a decision pertaining to said requestor's request based on contents of said unit of work record while still in contact with said requestor(Fig.1 and col.12 lines 5-15 and col.12 line 64-col.13 line 17; decision to route requestor to specific agent according to unit of work record).

Regarding claim 6, Dhir teaches the system of claim 1 wherein said system is adapted to receive requests via a mode of communication selected from the group

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consisting of telephones, faxes, and the internet(Fig.1, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 7, Dhir teaches the system of claim 1 wherein said system is adapted to receive automated requests from machines(Fig.1 and col.12 lines 5-15 and col.12 line 64-col.13 line 17).

Regarding claim 8, Dhir teaches the system of claim 1 wherein said IVR is adapted to receive responses from said requestor in the form of communication selected from the group consisting of sound, touch tones, speech, electronic data, e-mail, faxes, and internet (Fig.1, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 10, Dhir teaches the system of claim 1 wherein said database is adapted to be updated with said relevant information each time said requestor uses said system(Fig.1, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 12, Dhir teaches the system of claim 1 wherein said device for distributing said unit of work record is a hub(Fig.1, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 13, Dhir teaches the system of claim 1 wherein said receiver is adapted to generate an automated response using said unit of work record(Fig.1, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 15, Dhir teaches the system of claim 1 further comprising a computer telephony integration server in communication with said routing switch, said computer telephony integration server adapted to synchronize said unit of work record with said receiver(Fig.1, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 16, Dhir teaches the system of claim 1 further comprising at least one additional receiver in communication with said receiver such that said receiver is adapted to transfer said unit of work record to said at least one additional receiver (Fig.1, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 17, Dhir teaches the system of claim 1 further comprising a second database in communication with said routing switch such that said receiver is adapted to receive information from said second database (Fig.1, col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 18, Dhir teaches the system of claim 17 wherein said second database contains credit information (Fig.1 and col.7 lines 34-40)

Regarding claim 19, Dhir teaches the system of claim 18 wherein said credit information is selected from the group consisting of credit history and credit scoring (Fig.1 and col.7 lines 34-40 and col.12 lines 1-10).

Regarding claim 20, Dhir teaches the system of claim 17 wherein said second database is remotely located from said routing switch (Fig.1, col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 21, Dhir teaches the system of claim 20 wherein said second database is in communication with said routing switch via a data service unit/channel service unit (DSU/CSU) (Fig.1, col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 23, Dhir teaches the system of claim 20 further comprising a firewall interposed between said second database and said routing switch (Fig.1).

Regarding claim 24, Dhir teaches the system of claim 17 wherein said information from said second database is included in said unit of work record(Fig.1, col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 25, Dhir teaches a system for responding to requests, said system comprising:
a device adapted to identify a requestor and query said requestor for information and receive from said requestor said information(Fig.1, Fig.7, 805 Fig.8, and col.11 line 62-col.12 line 18),

a database in communication with said device adapted to store and forward a unit of work record, said unit of work record comprising all of said information received by said device and all other information residing in said database pertaining to said requestor and said requests(105 Fig.1, 715 Fig.7, 805 Fig.8, and col.11 line 62-col.12 line 18)

a receiver adapted to receive a unit of work record from said database during contact with said requestor and generate a decision pertaining to said requestor's request based on the contents of said unit of work record while still in contact with said requestor(*Fig.1 and col.12 lines 5-15 and col.12 line 64-col.13 line 17; decision to route requestor to specific agent according to unit of work record*).

Regarding claim 28, Dhir the system of claim 25 wherein said system is adapted to receive requests via a mode of communication selected from the group consisting of telephones, faxes, and the internet(Fig.1, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 29, Dhir the system of claim 25 wherein said system is adapted to receive automated requests from machines(Fig.1, col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 30, Dhir the system of claim 25 wherein said device is adapted to receive responses from said requestor in the form of communication selected from the group consisting of sound, touch tones, speech, electronic data, e-mail, faxes, and internet messages(Fig.1, col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 34, Dhir the system of claim 25 wherein said database is adapted to be updated with said relevant information each time paid requestor uses said system(118 Fig.1 and *col.2 line 57-col.3 line 19*).

Regarding claim 37, Dhir the system of claim 25 wherein said receiver is adapted to generate an automated response using said unit of work record(Fig.1, col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 39, Dhir the system of claim 25 further comprising a computer telephony integration server adapted to synchronize said unit of work record with said receiver(Fig.1, col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 40, Dhir the system of claim 25 further comprising at least one additional receiver in communication with said receiver such that said receiver is adapted to transfer said unit of work record to said at least one additional receiver(Fig.1, col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 41, Dhir the system of claim 25 further comprising a second database such that said receiver is adapted to receive information from said second database(Fig.1, col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 42, Dhir the system of claim 41 wherein said second database contains credit information(Fig.1 and col.7 lines 34-40 and col.12 lines 1-10).

Regarding claim 43, Dhir the system of claim 42 wherein said credit information is selected from the group consisting of credit history and credit scoring(Fig.1 and col.7 lines 34-40 and col.12 lines 1-10).

Regarding claim 45, Dhir the system of claim 41 wherein said information from said second database is included in said unit of work record(Fig.1, col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 46, Dhir teaches a method for receiving requests, said method comprising:

querying a requestor for information, receiving from said requestor said information, obtaining from a database all information pertaining to said requestor and said requests(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

saving all of information received from said requestor and all of said information obtained from said database as a unit of work record, and forwarding said unit of work record to a receiver; and generating a decision pertaining to said requestor's request based on the contents of said unit of work record while still in contact with said requestor(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 49, Dhir the method of claim 46 further comprising updating said unit of work record with said relevant information each time said requestor makes a request(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 50, Dhir the method of claim 49 wherein said unit of work record is updated to include said relevant information from a current contact with said requestor as well as information about a past contact with said requestor(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 51, Dhir the method of claim 46 further comprising providing a response to said requestor using said unit of work record(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 52, Dhir the method of claim 46 further comprising transferring information from a database to said receiver such that said receiver receives said unit of work record and said information from said database while still in contact with said receiver(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 53, Dhir the method of claim 52 wherein said information from said database includes credit information(col.7 lines 34-40 and col.12 lines 1-10).

Regarding claim 54, Dhir the method of claim 53 wherein said credit information is selected from the group consisting of credit history and credit scoring(col.7 lines 34-40 and col.12 lines 1-10).

Regarding claim 55, Dhir the method of claim 46 further comprising:

providing a database containing information relative to said requestor and said requests, and saving said information of said database in said unit of work record (col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 56, Dhir the method of claim 55 wherein said information of said database includes credit information(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 57, Dhir the method of claim 56 wherein said credit information is selected from the group consisting of credit history and credit scoring(col.7 lines 34-40 and col.12 lines 1-10).

Regarding claim 58, Dhir the method of claim 46 further comprising forwarding said unit of work record to a second receiver while still in contact with said requestor(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 60, Dhir the system of claim 1, wherein said IVR is adapted to draw conclusions about said requestor and dynamically decide what questions to ask said requestor(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 61, Dhir the system of claim 1 further comprising a computer telephony integration (CTI) server in communication with said IVR, said database, and said receiver, said CTI server adapted to automatically notify an application program running at said receiver of the existence of said unit of work record(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 62, Dhir the system of claim 61 wherein said application program is operable to automatically access said contents of said unit of work record in

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response to said notification; append additional information to said contents; write said contents to said unit of work record in said database, thereby updating said unit of work record(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60), and notify said CTI server that said unit of work record has been updated and is available to be accessed during a next transaction(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 63, Dhir the system of claim 25, wherein said device is adapted to draw conclusions about said requestor and dynamically decide what questions to ask said requestor(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 64, Dhir the system of claim 25 further comprising a computer telephony integration (CTI) server in communication with said device, said database, and said receiver, said CTI server adapted to automatically notify an application program running at said receiver of the existence of said unit of work record(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 65, Dhir the system of claim 64 wherein said application program is operable to automatically access said contents of said unit of work record in response to said notification; append additional information to said contents; write said contents to said unit of work record in said database, thereby updating said unit of work record; and notify said CTI server that said unit of work record has been updated and is available to be accessed during a next transaction(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 66, Dhir the method of claim 46 wherein the receiver is adapted to generate an automated decision using the unit of work record(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 67, Dhir the system of claim 1 wherein the requestor is informed of the decision(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 68, Dhir the system of claim 67 wherein the requestor is informed of the decision by the receiver (col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 69, Dhir the system of claim 67 wherein the requestor is informed of the decision by an agent(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 70, Dhir the system of claim 1 wherein the decision is selected from the group consisting of an approval or denial of a loan or credit application, an adjustment to a loan condition or credit limit, an offer, and a negotiation provision(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 71, Dhir the system of claim 25 wherein the requestor is informed of the decision(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 72, Dhir the system of claim 71 wherein the requestor is informed of the decision by the receiver(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 73, Dhir the ystem of claim 71 wherein the requestor is informed of the decision by an agent(col.11 lines 43-60).

Regarding claim 74, Dhir the system of claim 25 wherein the decision is selected from the group consisting of an approval or denial of a loan or credit application, an adjustment to a loan condition or credit limit, an offer, and a negotiation provision(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 75, Dhir the method of claim 46 wherein the requestor is informed of the decision(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 76, Dhir the method of claim 75 wherein the requestor is informed of the decision by the receiver(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Regarding claim 77, Dhir the method of claim 75 wherein the requestor is informed of the decision by an agent(col.11 lines 43-60).

Regarding claim 78, Dhir the method of claim 46 wherein the decision is selected from the group consisting of an approval or denial of a loan or credit application, an adjustment to a loan condition or credit limit, an offer, and a negotiation provision(col.6 lines 4-11, col.9 lines 24-30 and col.11 lines 45-60).

Response to Arguments

7. Applicant's arguments with respect to claims 1, 6-8, 10, 12-13, 15-21, 23-25, 28-30, 34, 37, 39-43, 45-46, 49-58, 60-65 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

8. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP

§ 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

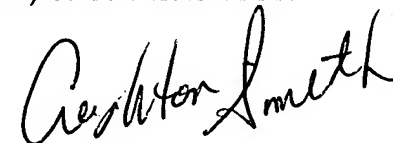
A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Joseph T. Phan whose telephone number is (571) 272-7544. The examiner can normally be reached on Mon-Fri 9am-6pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Fan Tsang can be reached on (571) 272-7547. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

JTP
October 15, 2007



CREIGHTON SMITH
PRIMARY EXAMINER